

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Jarrett Heath Perry  
Cynthia Marie Perry  
Debtors

Case No. 19-11300-aih  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-1

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 41

Date Rcvd: Mar 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2019.

db/db +Jarrett Heath Perry, Cynthia Marie Perry, 48943 Middle Ridge Road, Amherst, OH 44001-9565  
25919794 +ERC, po box 57610, Jacksonville, FL 32241-7610  
25919795 +Fifth Third Mortgage, 5001 Kingsley Drive, Cincinnati, OH 45227-1114  
25919797 +Javitch. Block & Rathbone, 1100 Superior Avenue, Cleveland, OH 44114-2530  
25919799 +Levy & Associates, 4645 Executive Drive, Columbus, OH 43220-3601  
25919802 +MRS (Synchrony bank), 1930 olney Ave, cherry hill, NJ 08003-2016  
25919806 +Oberlin Municipal Court, 85 South Main Street, Oberlin, OH 44074-1603  
25919808 +RPN, 20816 44th ave W, Lynnwood, WA 98036-7799  
25919817 +credit control llc (capital one), 5757 phantom drive ste 330, hazelwood, MO 63042-2429

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: docket@ohbksource.com Mar 13 2019 23:07:10 William J. Balena,  
30400 Detroit Road, Suite 106, Westlake, OH 44145  
tr +EDI: QRABAUMGART.COM Mar 14 2019 02:38:00 Richard A. Baumgart,  
55 Public Square 21st floor, Cleveland, OH 44113-1926  
ust +E-mail/Text: ustregion09.cl.ecf@usdoj.gov Mar 13 2019 23:08:24 Cynthia J. Thayer,  
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234  
25919781 +EDI: CINGMIDLAND.COM Mar 14 2019 02:38:00 AT&T, P.O. Box 6416,  
Carol Stream, IL 60197-6416  
25919782 +EDI: AFNIRECOVERY.COM Mar 14 2019 02:38:00 Afni, P.O. Box 3517,  
Bloomington, IL 61702-3517  
25919783 +EDI: URSI.COM Mar 14 2019 02:38:00 Alltran Financial, PO Box 722929,  
Houston, TX 77272-2929  
25919784 EDI: GMACFS.COM Mar 14 2019 02:38:00 Ally, po box 78369, phoenix, AZ 85062-8369  
25919785 EDI: BANKAMER.COM Mar 14 2019 02:38:00 Bank of America, P.O. Box 982238,  
El Paso, TX 79998  
25919786 +EDI: CAPITALONE.COM Mar 14 2019 02:38:00 Capital One, P.O. Box 6492,  
Carol Stream, IL 60197-6492  
25919787 +EDI: CITICORP.COM Mar 14 2019 02:38:00 Citibank, 701 East 60th Street, N,  
Sioux Falls, SD 57104-0493  
25919790 EDI: WFNNB.COM Mar 14 2019 02:38:00 Comenity, PO Box 659728, San Antonio, TX 78265-9728  
25919788 +EDI: WFNNB.COM Mar 14 2019 02:38:00 Comenity, PO Box 659820, San Antonio, TX 78265-9120  
25919789 EDI: WFNNB.COM Mar 14 2019 02:38:00 Comenity, PO Box 659728, San Antonio, TX 78265-9728  
25919791 +E-mail/Text: kzoepfel@credit-control.com Mar 13 2019 23:09:16 Credit Control,  
5757 Phantom Drive, Hazelwood, MO 63042-2429  
25919792 EDI: RCSDELL.COM Mar 14 2019 02:38:00 Dell, P.O. Box 6403, Carol Stream, IL 60197  
25919793 EDI: DISCOVER.COM Mar 14 2019 02:38:00 Discover, P.O. Box 15316, Wilmington, DE 19850  
25919796 +EDI: HFC.COM Mar 14 2019 02:38:00 HSBC, P.O. Box 30253, Salt Lake City, UT 84130-0253  
25919798 EDI: CBSKOHLS.COM Mar 14 2019 02:38:00 Kohls, po box 2983, milwaukee, WI 53201-2983  
25919798 E-mail/Text: bncnotices@becket-lee.com Mar 13 2019 23:07:46 Kohls, po box 2983,  
milwaukee, WI 53201-2983  
25919800 +EDI: RMSC.COM Mar 14 2019 02:38:00 Lowes, P.O. Box 965005, Orlando, FL 32896-5005  
25919801 +EDI: MID8.COM Mar 14 2019 02:38:00 MCM, 2365 Northside Drive, #300,  
San Diego, CA 92108-2709  
25919804 +EDI: NFCU.COM Mar 14 2019 02:38:00 Navy Federal CU, po box 3700,  
merrifield, VA 22119-3700  
25919803 +EDI: NFCU.COM Mar 14 2019 02:38:00 Navy Federal CU, 820 follin ln se,  
vienna, VA 22180-4907  
25919807 EDI: PRA.COM Mar 14 2019 02:38:00 Portfolio Recovery Assoc., 120 Corporate Blvd, #100,  
Norfolk, VA 23502  
25921036 +EDI: PRA.COM Mar 14 2019 02:38:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
25919811 EDI: NEXTEL.COM Mar 14 2019 02:38:00 Sprint, P.O. Box 4191, Carol Stream, IL 60197  
25919809 +EDI: RMSC.COM Mar 14 2019 02:38:00 Sams Club, P.O. Box 965005, Orlando, FL 32896-5005  
25919810 EDI: DRIV.COM Mar 14 2019 02:38:00 Santander, PO Box 660633, Dallas, TX 75266-0633  
25919813 EDI: RMSC.COM Mar 14 2019 02:38:00 Synchrony Bank, po box 960061,  
orlando, FL 32896-0061  
25919812 +EDI: RMSC.COM Mar 14 2019 02:38:00 Synchrony Bank, 200 Crossing Blvd,  
Bridgewater, NJ 08807-2861  
25919814 +EDI: VERIZONCOMB.COM Mar 14 2019 02:38:00 Verizon Wireless, P.O. Box 26055,  
Minneapolis, MN 55426-0055  
25919815 +EDI: WFFC.COM Mar 14 2019 02:38:00 Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517  
25919816 EDI: CCS.COM Mar 14 2019 02:38:00 credit collection services (farmers Insurance,  
po box 55126, boston, MA 02205-5126

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

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cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
25919805\* +Navy Federal CU, 820 follin ln se, vienna, VA 22180-4907

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 15, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2019 at the address(es) listed below:

Richard A. Baumgart baumgart\_trustee@dsb-law.com, rbaumgart@ecf.axosfs.com  
William J. Balena on behalf of Debtor Cynthia Marie Perry docket@ohbksource.com,  
debra@ohbksource.com  
William J. Balena on behalf of Debtor Jarrett Heath Perry docket@ohbksource.com,  
debra@ohbksource.com

TOTAL: 3

**Information to identify the case:**Debtor 1 **Jarrett Heath Perry**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5625**

EIN --\_-----

Debtor 2 **Cynthia Marie Perry**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6155**

EIN --\_-----

United States Bankruptcy Court **Northern District of Ohio**Date case filed for chapter **7 3/11/19**Case number: **19-11300-aih****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jarrett Heath Perry	Cynthia Marie Perry
2. All other names used in the last 8 years		fka Cynthia Swartz
3. Address	48943 Middle Ridge Road Amherst, OH 44001	48943 Middle Ridge Road Amherst, OH 44001
4. Debtor's attorney Name and address	William J. Balena 30400 Detroit Road Suite 106 Westlake, OH 44145	Contact phone (440) 365-2000 Email: <a href="mailto:doCKET@ohbksOURCE.com">doCKET@ohbksOURCE.com</a>
5. Bankruptcy trustee Name and address	Richard A. Baumgart 55 Public Square 21st floor Cleveland, OH 44113-1902	Contact phone (216) 696-6000 Email: <a href="mailto:baumgart_trustee@dsb-law.com">baumgart_trustee@dsb-law.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . <a href="http://www.ohnb.uscourts.gov">www.ohnb.uscourts.gov</a> .	United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114-1235	Hours open 9:00 AM – 4:00 PM  Contact phone 216-615-4300  Date: 3/13/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 15, 2019 at 02:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <p style="text-align: center;">*** Valid photo identification required ***          *** Proof of Social Security Number required ***</p>	Location:  <b>341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>   <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> </div> <div style="width: 35%;"> <b>Filing deadline: 6/14/19</b> </div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> <b>Deadline to object to exemptions:</b>          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </div> <div style="width: 35%;"> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors       </div> </div>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	